

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BIRCH L FOLEY  
SHERRIE L FOLEY  
Debtor(s)

Case No. 19-20098JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/08/2019.
- 2) The plan was confirmed on 03/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/01/2019, 02/04/2022, 04/28/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/18/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,764.00.
- 10) Amount of unsecured claims discharged without full payment: \$14,305.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$91,358.45
Less amount refunded to debtor	\$1,616.00

**NET RECEIPTS:** **\$89,742.45**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,220.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,620.89**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN WEB LOAN++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	114.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	164.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	145.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICE	Unsecured	99.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	129.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	130,505.00	134,974.33	0.00	56,913.41	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	12,761.26	12,761.26	12,761.26	0.00
LAWRENCE W WILLIS ESQ	Priority	NA	NA	500.00	500.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	462.60	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	222.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	560.19	560.19	206.02	0.00
MIDLAND FUNDING LLC	Unsecured	931.00	930.57	930.57	342.24	0.00
MIDLAND FUNDING LLC	Unsecured	560.00	222.24	222.24	81.73	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	245.79	245.79	90.39	0.00
PINNACLE CREDIT SERVICES LLC - A	Unsecured	0.00	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	716.00	678.17	678.17	249.41	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	713.72	713.72	262.48	0.00
QUANTUM3 GROUP LLC	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	697.00	696.86	696.86	256.28	0.00
QUANTUM3 GROUP LLC AGNT-CREL	Unsecured	0.00	1,689.68	1,689.68	621.41	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TSH++	Unsecured	64.00	NA	NA	0.00	0.00
UNIFUND CCR	Unsecured	1,967.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	18,273.00	18,265.96	0.00	0.00	0.00
USX FEDERAL CREDIT UNION*	Unsecured	3,078.00	NA	NA	0.00	0.00
USX FEDERAL CREDIT UNION*	Secured	4,323.00	NA	2,736.32	2,736.32	635.02
USX FEDERAL CREDIT UNION*	Secured	3,251.00	NA	3,251.00	3,251.00	541.19
VERIZON BY AMERICAN INFOSOURC	Unsecured	2,300.00	2,256.56	2,256.56	829.90	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	940.00	923.02	923.02	339.46	0.00
WELLS FARGO BANK NA	Secured	0.00	443.56	0.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	841.00	398.17	398.17	146.43	0.00
WEST PENN POWER*	Unsecured	3,000.00	3,691.47	3,691.47	1,357.61	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$56,913.41	\$0.00
Mortgage Arrearage	\$12,761.26	\$12,761.26	\$0.00
Debt Secured by Vehicle	\$5,987.32	\$5,987.32	\$1,176.21
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,748.58</b>	<b>\$75,661.99</b>	<b>\$1,176.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$500.00	\$500.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,006.44</b>	<b>\$4,783.36</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,620.89</u>
Disbursements to Creditors	<u>\$82,121.56</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$89,742.45</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.